(a) how many Co-operative Unions there are in the State; how many Co-operative Societies are represented in them; what are the chief duties of the Unions;

(b) are the Unions helped by the State;

if so, what was the help given in 1112;

(c) what was the nature of the work done by each Union in 1112;

do the Government exercise any control or supervision over the activities of the Unions?

Mr. K. Narayana Menon (*Registrar of Co-operative Societies*).—(a) 8.

85.

Supervising the affiliated societies in regard to the efficient conduct of their day to day work, the checking of their accounts, giving instructions to members on the co-operative movement; representing their interest in the Central Bank or at the Annual Conferences; and by helping them in all matters concerning their progress and welfare in general.

(b) Yes.

By grant of Rs. 500 to all the Unions together.

(c) All of them did function except the one at Irinjalakuda which was registered only recently. Some of them took up rectification work and most of them sent their representative to the committees of affiliated societies to carry on efficiently the day to day work of societies. Their representatives audited, supervised and attended the general meetings of affiliated societies;

Government exercise some control over their activities as they do in the case of all registered societies.

Co-operative credit Institutions in the State.

174. Mr. A. Narayana Menon (*Vyttila*).—Will the Government be pleased to state:—

(a) what step, if any, has been taken to provide the rural population in the State with

(i) cheap and facile credit;

(ii) facilities for savings bank operations as advised in the note of Mr. Devadhar;

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(b) what is the prevalent rate of interest, fine, etc., in the various co-operative credit institutions in the State;

(c) what is the prevalent bank rate of interest;

(d) how many Co-operative Institutions have to-day savings bank branches; what is the aggregate deposit in them to-day?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—(a) (i) By agricultural loans and by the organisation of Co-operative Societies.

(ii) Facilities for savings are provided by the compulsory deposits, provident fund deposits, savings deposits, recurring deposits, etc.

(b) The interest rates range from 6¼ per cent to 12½ per cent—fines vary from 3⅛ to 6¼ per cent.

(c) The prevalent Bank rates of interest range from 4 per cent to 12 per cent.

(d) Provision for savings or thrift exists in one form or other in almost all Societies and their aggregate amount is approximately Rs. 3·73 lakhs.

175. Mr. A. Eachara Menon *(Chittur Rural).*—Will the Government be pleased to state:—

(1) what is the nature of 'education and propaganda—the very essence of co-operation' carried on by the Central Institute in 1112;

(2) whether the 'little differences between the societies and the Unions' mentioned on page 11 of the Administration Report have been sunk for the common welfare of the societies and Unions;

(3) whether 'the appointing of enthusiastic junior vakils as liquidators' proved a success;

(4) what action has been taken on the 'refusal of old parties to hand over charge, etc.,' mentioned in the last paragraph of the Administration Report of the Department?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies).*—(1) Holding of a Training Class, running a library and reading room, publishing a Co-operative Journal, holding Taluk Co-operative Conference, etc.

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